

United States District Court  
Southern District of New York

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Hartford Life Insurance Company,

Plaintiff,

-against-

ANSWER TO  
COMPLAINT  
Index No. 10-CV-7439

Philip Danishefsky, individually, and as  
Trustee of the Shele D. Covlin 2001 Trust  
Dated 7/2/2001; Roderick B. Covlin,  
Anna Victoria Covlin (minor)  
and Myles Covlin (minor),

Defendants.

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Defendants, Roderick B. Covlin, individually and as Father and  
Natural Guardian of Anna Victoria Covlin and Myles Covlin, (hereinafter referred  
to as Covlin) by their attorneys DeCaro & DeCaro, P.C., as and for their Answer to  
the Complaint of the plaintiff, alleges as follows:

1. Defendants Covlin admit that they reside in New York State but deny  
knowledge or information sufficient to form a belief as to residency of defendant  
Danishefsky.

2. Defendants Covlin deny knowledge or information sufficient to form a  
belief as to the allegations contained in Paragraphs numbered "3", "4", "6", "7",  
"9", "10", "11" and "12" of plaintiff's Complaint.

3. Defendants Covlin deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraphs numbered "8" of plaintiff's Complaint but do not deny that Shele Covlin did pass away on or about December 31, 2009.

4. Defendants, Covlin, deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraph "13" of plaintiff's Complaint but refers all questions of law to this Court.

5. Defendants, Covlin, deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraphs numbered "14" and "15" of plaintiff's complaint.

6. Defendants, Covlin, repeat and reallege each and every denial numbered "1" through "16" of plaintiff's Complaint.

7. Defendants, Covlin, deny knowledge or information sufficient to form a belief as to the allegations contained in Paragraphs numbered "17" and "18" of plaintiff's Complaint.

8. Defendants, Covlin, deny knowledge or information sufficient to form a belief as to any investigations and/or conclusions of New York Police Department and denies that Roderick Covlin has been arrested as alleged in Paragraph numbered "19" of plaintiff's Complaint.

**WHEREFORE, defendants, Covlin, demand judgment dismissing the Complaint of the plaintiff in its entirety, together with the costs and disbursements of this action.**

**Dated: Harrison, New York  
November 15, 2010**

**Yours, etc.,  
DeCaro & DeCaro, P.C.  
Attorneys for the Defendants Covlin**



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